

Debtor 1 CHARLES F. SOBIEN

Debtor 2 LORI ANN SOBIEN
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 16-21603JAD

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: BANK OF NEW YORK MELLON - TRUSTEE Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account 6 8 3 7

Property Address: 332 SOLOMON TEMPLE RD
LATROBE PA 15650

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>7,827.22</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>7,827.22</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>7,827.22</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$210.00

The next postpetition payment is due on

8 / 1 / 2020
MM / DD / YYYY

☐ Mortgage is paid directly by the debtor(s).

Debtor 1 CHARLES F. SOBIEN
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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 09/10/2020

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **CHARLES F. SOBIEN**
Name

Case number (if known) **16-21603JAD**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
10/29/2018	1095411	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	374.96
12/21/2018	1101767	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	201.88
01/25/2019	1104892	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	100.94
02/25/2019	1108164	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	100.94
04/26/2019	1114690	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	988.48
05/24/2019	1118066	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	309.36
06/25/2019	1121417	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	309.36
07/29/2019	1124895	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	322.00
08/27/2019	1128329	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	322.00
09/24/2019	1131769	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	322.00
10/24/2019	1135006	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,057.19
11/25/2019	1138463	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	301.46
01/28/2020	1145264	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	606.08
02/25/2020	1148776	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	304.62
03/23/2020	1152324	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	304.62
04/27/2020	1155782	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,031.92
08/25/2020	1168817	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	869.41
				<u>7,827.22</u>

MORTGAGE REGULAR PAYMENT (Part 3)

08/26/2016	1008365	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	289.36
09/27/2016	1012399	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	174.64
10/26/2016	1016322	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	177.90
11/21/2016	1019742	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	196.27
12/21/2016	1022997	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	385.14
01/27/2017	1026379	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	183.89
02/24/2017	1029875	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	192.13
03/28/2017	1033246	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	195.25
04/21/2017	1036636	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	199.56
05/25/2017	1039884	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	304.40
06/27/2017	1043240	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	206.27
07/25/2017	1046594	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	208.80
08/23/2017	1046594	BANK OF NEW YORK MELLON - TRUSTEE	CANCELLED CHECK TO CREDITOR/CONT	-208.80
08/23/2017	1049508	BANK OF NEW YORK MELLON - TRUSTEE	PREWRITTEN CHECK TO CREDITOR/CON	208.80
08/25/2017	1049906	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	212.92
09/26/2017	1053242	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	232.16
10/25/2017	1056622	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	230.45
11/21/2017	1059957	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	229.06
12/21/2017	1063176	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	340.95
01/25/2018	1066583	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	225.81
02/23/2018	1069815	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	226.64
03/28/2018	1072978	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	226.30
04/24/2018	1076207	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	226.19
05/25/2018	1079426	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	338.48
06/22/2018	1082681	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	226.33
07/26/2018	1085779	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	225.97
08/28/2018	1089049	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	225.94
09/25/2018	1092256	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	225.91
10/29/2018	1095411	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	272.70
11/27/2018	1098677	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	112.44
12/21/2018	1101767	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	302.64
01/25/2019	1104892	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	207.54
02/25/2019	1108164	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	207.54
03/25/2019	1111409	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	540.00
04/26/2019	1114690	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	230.42
05/24/2019	1118066	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	210.00
06/25/2019	1121417	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	210.00
07/29/2019	1124895	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	210.00
08/27/2019	1128329	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	210.00
09/24/2019	1131769	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	210.00
10/24/2019	1135006	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	210.00
11/25/2019	1138463	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	210.00
12/23/2019	1141909	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	131.16

Debtor 1 **CHARLES F. SOBIEN**
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Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
01/28/2020	1145264	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	288.84
02/25/2020	1148776	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	210.00
03/23/2020	1152324	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	210.00
04/27/2020	1155782	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	210.00
06/26/2020	1162552	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	201.33
08/25/2020	1168817	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	8.67
				<u>10,710.00</u>

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

CHARLES F. SOBIEN
LORI ANN SOBIEN
332 SOLOMON TEMPLE RD
LATROBE, PA 15650-9377

ROBERT HENRY SLONE ESQUIRE
MAHADY & MAHADY
223 S MAPLE AVE
GREENSBURG, PA 15601

BANK OF NEW YORK MELLON - TRUSTEE
C/O BANK OF AMERICA**
PO BOX 15312
WILMINGTON, DE 19850

BANK OF AMERICA NA**
PO BOX 15312
WILMINGTON, DE 19850-5312

KML LAW GROUP PC (FORMERLY VIA JAMES WARMBRODT ESQ)
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

9/10/20

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee